

**Information to identify the case:**

Debtor 1	<u>JUAN FRANCISCO SALGADO</u>	Social Security number or ITIN	xxx-xx-3020
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>ANA M. SALGADO</u>	Social Security number or ITIN	xxx-xx-2004
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-12635-SLM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

JUAN FRANCISCO SALGADO

ANA M. SALGADO

6/5/20

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
JUAN FRANCISCO SALGADO  
ANA M. SALGADO  
DebtorsCase No. 20-12635-SLM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 8

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db/jdb +JUAN FRANCISCO SALGADO, ANA M. SALGADO, 632 MAPLE AVENUE, ELIZABETH, NJ 07202-2608  
 cr +Michael D Drivas, 110 Hillside Avenue S 300, Springfield, NJ 07081-3007  
 518717010 +CARIN GARNER C/O, PERCARIO, NITTI AND STRUBEN, 1514 E. ST. GEORGE AVENUE,  
 LINDEN, NJ 07036-1784  
 518717011 +M & T BANK, C/O KML LAW GROUP, 216 HADDON AVENUE STE 406, COLLINGSWOOD, NJ 08108-2812  
 518717012 +SANDRA REYES C/O, MICHAEL DRIVAS, LLC, 110 HILLSIDE AVENUE STE 204,  
 SPRINGFIELD, NJ 07081-3007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:09:55 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 06 2020 03:09:49 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235518717013 EDI: TFSR.COM Jun 06 2020 06:03:00 TOYOTA MOTOR CREDIT, 4 GATEHILL DRIVE STE 350,  
Parsippany, NJ 07054

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
518718022 Elva Salgado

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Jeffrey Thomas Testa jtesta@mccarter.com, J118@ecfcbis.com, lrestivo@mccarter.com,  
 agreen@mccarter.com  
 John P. Dell'Italia on behalf of Debtor JUAN FRANCISCO SALGADO johnpdell@aol.com,  
 Thegreycliffs@gmail.com  
 John P. Dell'Italia on behalf of Joint Debtor ANA M. SALGADO johnpdell@aol.com,  
 Thegreycliffs@gmail.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5